

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen Iannuzzi
 Debtor

Case No. 16-18520-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JeanetteG
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db #+Kathleen Iannuzzi, 3241 Durham Place E, Southampton, PA 18966-2904
 13873376 +Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
 13834574 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 13834579 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13834580 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 13834582 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
 13834581 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 13841390 +Nationstar Mortgage, LLC, C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921
 13869641 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13834586 Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127
 13859249 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
 13834592 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRHHOLBER.COM Jun 14 2017 01:18:00 ROBERT H. HOLBER, Robert H. Holber PC,

41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: bankruptcy@phila.gov Jun 14 2017 01:14:41 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 14 2017 01:14:30
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 14 2017 01:14:36 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13859952 EDI: STFC.COM Jun 14 2017 01:18:00 CACH, LLC, PO Box 5980, Denver, CO 80217-5980
 13834572 +EDI: DVTM.COM Jun 14 2017 01:18:00 DriveTime Credit Co, Attention: Bankruptcy,
 4020 E Indian School Rd, Phoenix, AZ 85018-5220

13834573 +EDI: DVTM.COM Jun 14 2017 01:18:00 DriveTime Credit Co, 7300 E Hampton Ave,
 Mesa, AZ 85209-3324

13834575 +EDI: AMINFOFP.COM Jun 14 2017 01:18:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145

13877846 EDI: BL-BECKET.COM Jun 14 2017 01:18:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701

13834577 +EDI: CBSKOHLS.COM Jun 14 2017 01:18:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-5660

13834576 +EDI: CBSKOHLS.COM Jun 14 2017 01:18:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120

13834578 +EDI: RESURGENT.COM Jun 14 2017 01:18:00 LVNV Funding, Po Box 10497,
 Greenville, SC 29603-0497

13852253 EDI: RESURGENT.COM Jun 14 2017 01:18:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

13834584 EDI: PRA.COM Jun 14 2017 01:18:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502

13834583 EDI: PRA.COM Jun 14 2017 01:18:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 13883931 +EDI: JEFFERSONCAP.COM Jun 14 2017 01:18:00 Premier Bankcard, Llc,

c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 13834585 +EDI: DRIV.COM Jun 14 2017 01:18:00 Santander Consumer USA, Po Box 961245,
 Ft Worth, TX 76161-0244

13834588 +EDI: WTRRN BANK.COM Jun 14 2017 01:18:00 Tnb-Visa (TV) / Target,
 C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

13834589 +EDI: WTRRN BANK.COM Jun 14 2017 01:18:00 Tnb-Visa (TV) / Target, Po Box 673,
 Minneapolis, MN 55440-0673

13834590 +EDI: VERIZONEAST.COM Jun 14 2017 01:18:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225

13834591 +EDI: VERIZONEAST.COM Jun 14 2017 01:18:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13834587* Square One Financial/Cach Llc, Pob 5980, Denver, CO 80127

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for HOME EQUITY LOAN TRUST 2007-FRE1 bkgroup@kmlawgroup.com
PAUL H. YOUNG on behalf of Debtor Kathleen Iannuzzi ykassoc@gmail.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc. mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 5

Information to identify the case:

Debtor 1	Kathleen Iannuzzi	Social Security number or ITIN	xxx-xx-6219
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-18520-sr			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen Iannuzzi
aka Kathleen Horvath, aka Kathleen Kuhn

6/13/17

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.